

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stuart David Seiberling
Nicole Lyn Seiberling
Debtors

Case No. 17-05067-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Apr 29, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2022:

Recip ID	Recipient Name and Address
db	+ Stuart David Seiberling, 403 West James Street No 26, Lancaster, PA 17603-2847
jdb	+ Nicole Lyn Seiberling, 1250 Southern Road, York, PA 17403-3046
cr	+ Steward Financial Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5000697	+ CBY Systems, 33 South Duke Street, York, PA 17401-1401
5000698	++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court:, CENLAR, 425 Phillips Boulevard, PO Box 77404, Ewing, NJ 08618
5319329	LAKEVIEW LOAN SERVICING, LLC, M&T BANK, P.O. BOX 840, BUFFALO NY 14240-0840
5023357	+ Lakeview Loan Servicing, LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
5019503	+ Met Ed, FirstEnergy, Bldg 1 Site 1-51, 101 Crawfords Corner Rd, Holmdel, NJ 07733-1976
5000704	+ Mid America Bank, 2700 South Lorraine Place, Sioux Falls, SD 57106-3657
5015452	+ Penn Waste Inc, PO Box 3066, York, PA 17402-0066
5000707	+ Penn Waste, Inc., 85 Brick Yard Road, Manchester, PA 17345-9204
5000708	+ Phelan Hallinan Diamond & Jones, One Penn Center Plaza, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5000711	+ Ream Carr Markey Woloshin & Hunter, 119 East Market Street, York, PA 17401-1221
5075481	+ Wellspan Health, 1001 S George St, York, PA 17403-3676

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5000698	Email/Text: BKelectronicnotices@cenlar.com	Apr 29 2022 18:33:00	CENLAR, 425 Phillips Boulevard, PO Box 77404, Ewing, NJ 08618
5000699	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 29 2022 18:33:00	Consumer Portfolio Services, 19500 Jamboree Road, Irvine, CA 92612-2437
5008226	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 29 2022 18:33:00	Consumer Portfolio Services, Po Box 57071, Irvine, CA 92619-7071
5000700	+ EDI: CONVERGENT.COM	Apr 29 2022 22:38:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
5000701	+ EDI: AMINFOFP.COM	Apr 29 2022 22:38:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
5294971	EDI: JEFFERSONCAP.COM	Apr 29 2022 22:38:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5294972	EDI: JEFFERSONCAP.COM	Apr 29 2022 22:38:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5319329	^ MEBN	Apr 29 2022 18:32:41	LAKEVIEW LOAN SERVICING, LLC, M&T BANK, P.O. BOX 840, BUFFALO NY 14240-0840

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5023357	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 29 2022 18:33:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
5133287	Email/Text: camanagement@mtb.com	Apr 29 2022 18:33:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
5133288	Email/Text: camanagement@mtb.com	Apr 29 2022 18:33:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
5013076	EDI: AGFINANCE.COM	Apr 29 2022 22:38:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5000705	EDI: AGFINANCE.COM	Apr 29 2022 22:38:00	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
5000706	Email/Text: bankruptcies@penncredit.com	Apr 29 2022 18:33:00	Penn Credit Corporation, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
5000709	EDI: PRA.COM	Apr 29 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5007741	EDI: PRA.COM	Apr 29 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5000913	+ EDI: RECOVERYCORP.COM	Apr 29 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5036064	+ EDI: PRA.COM	Apr 29 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
5036065	+ EDI: PRA.COM	Apr 29 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
5007446	+ EDI: JEFFERSONCAP.COM	Apr 29 2022 22:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5000712	+ Email/Text: bankruptcy@sw-credit.com	Apr 29 2022 18:33:00	Southwest Credit Systems, 4120 International Parkway #1100, Carrollton, TX 75007-1958

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5000702	*+	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
5000703	*+	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
5000710	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5184993	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Steward Financial Services JSchwartz@mesterschwartz.com
Jerome B Blank	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pamb@fedphe.com
Keri P Ebeck	on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Mario John Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor M&T Bank pamb@fedphe.com mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Nicole Lyn Seiberling pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Stuart David Seiberling pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Stuart David Seiberling</u>	Social Security number or ITIN xxx-xx-4530
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>Nicole Lyn Seiberling</u>	Social Security number or ITIN xxx-xx-5976
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: <u>1:17-bk-05067-HWV</u>		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stuart David Seiberling

Nicole Lyn Seiberling

By the court:4/29/22

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.